

# HORIZON BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1209136	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,384	\$1,398	1.0%		
Loans	\$893	\$902	1.0%		
Construction & development	\$42	\$32	-24.2%		
Closed-end 1-4 family residential	\$198	\$244	23.3%		
Home equity	\$56	\$60	7.2%		
Credit card	\$0	\$0			
Other consumer	\$155	\$146	-5.5%		
Commercial & Industrial	\$65	\$54	-17.2%		
Commercial real estate	\$176	\$207	17.4%		
Unused commitments	\$119	\$132	11.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$204	\$225	10.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$141	\$166	18.0%		
Cash & balances due	\$52	\$15	-71.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$66	\$99	49.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$66	\$96	45.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,257	\$1,264	0.6%		
Deposits	\$962	\$993	3.2%		
Total other borrowings	\$284	\$261	-8.2%		
FHLB advances	\$143	\$89	-37.8%		
Equity					
Equity capital at quarter end	\$127	\$134	5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.6%	--		
Tier 1 risk based capital ratio	11.8%	12.7%	--		
Total risk based capital ratio	13.1%	14.0%	--		
Return on equity <sup>1</sup>	7.8%	9.7%	--		
Return on assets <sup>1</sup>	0.7%	0.9%	--		
Net interest margin <sup>1</sup>	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	91.8%	103.8%	--		
Loss provision to net charge-offs (qtr)	230.0%	163.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.6%	3.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.9%	3.0%	0.1%	0.1%	--
Home equity	1.4%	1.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.1%	0.8%	0.9%	--
Commercial & Industrial	3.6%	0.9%	0.8%	1.1%	--
Commercial real estate	2.5%	3.0%	0.0%	0.0%	--
Total loans	2.0%	2.0%	0.2%	0.2%	--